# Case 18-08587 Doc 1 Filed 03/24/18 Entered 03/24/18 13:21:39 Desc Main Document Page 1 of 60

Chapter you are filing under:		
☐ Chapter 7		
☐ Chapter 11		
☐ Chapter 12		
■ Chapter 13		neck if this an nended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ■ Chapter 13 ☐ Ch

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name				
	Write the name that is on your government-issued picture identification (for	Angieneka First name	First name		
	example, your driver's license or passport).	Middle name	Middle name		
	Bring your picture identification to your meeting with the trustee.	Money Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5652			

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Case number (if known)

Debtor 1 Angieneka Money

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 856 N Lawndale Chicago, IL 60651 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Debtor 1 Angieneka Money Case number (if known)

Par	Tell the Court About	Your B	Bankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	Chapter 7							
		□с	Chapter 11						
		□с	hapter 12						
		<b>■</b> C	Chapter 13						
			•						
8.	How you will pay the fee		about how you	attorney is submitting your p	are paying	the fee yourself,	you may pay with cash	, cashier's check, or money	
				the fee in installments. If	you choos	e this option, sigr	n and attach the Applica	ation for Individuals to Pay	
		_	Ū	e in Installments (Official For	,			. 75	
			but is not requapplies to you	t my fee be waived (You ma uired to, waive your fee, and or family size and you are un on to Have the Chapter 7 Fili	may do so able to pay	o only if your inco y the fee in instal	ome is less than 150% of lments). If you choose	of the official poverty line that this option, you must fill out	
	Have you filed for								
9.	bankruptcy within the last 8 years?	□ No. ■ Yes.							
			District	Northern District of Illinois	When	5/06/14	Case number	14-17128	
			District	Northern Distict of Illinois	When	8/08/13	Case number	13-31668	
			District	See Attachment	When		Case number		
10.	Are any bankruptcy	■ No	0						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.						
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
11.	Do you rent your residence?	■ No	o. Go to li	ne 12.					
		□ Ye	es. Has yo	ur landlord obtained an evict	tion judgm	ent against you?			
				No. Go to line 12.					
			_	Yes. Fill out <i>Initial Statemer</i> this bankruptcy petition.	nt About ar	n Eviction Judgm	ent Against You (Form	101A) and file it as part of	

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Document Page 4 of 60 Case number (if known) Debtor 1 Angieneka Money Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Angieneka Money

Case number (if known)

#### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 **Angieneka Money** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Angieneka Money Signature of Debtor 2 Angieneka Money Signature of Debtor 1 Executed on Executed on March 24, 2018 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Angieneka Money Page 7 of 60 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie	W Fernandez	Date	March 24, 2018	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Bennie W F	Fernandez			
Printed name				
Fernandez	& Gray			
Firm name	-			
223 W. Jac	kson			
Chicago, IL	<b>- 60606</b>			
Number, Street, C	City, State & ZIP Code			
Contact phone	312-386-1010	Email address	bennie161@sbcglobal.net	
Contact prioric	012 000 1010		bennie to t @ 3boglobal.net	
0795585 IL				
Bar number & Sta	ate			

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Fill in this infor	mation to identify your	case:		
Debtor 1	Angieneka Mone	у		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## FORM 101. VOLUNTARY PETITION

## **Prior Bankruptcy Cases Filed Attachment**

District	Case Number	Date Filed
Northern District of Illinois	14-17128	5/06/14
Northern Distict of Illinois	13-31668	8/08/13
Northern District of Illinois	13-31668	8/08/13
Northern District of Illinois	13-03701	1/31/13
Northern District of Illinois	12-37893	9/25/12

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	Ducumen	IL FAUC 3 OF OU					
Fill in this information to identify your case:							
Angieneka Money	/						
First Name	Middle Name	Last Name					
First Name	Middle Name	Last Name					
ankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS					
	Angieneka Money First Name First Name	Angieneka Money First Name Middle Name  First Name Middle Name					

☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,260.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,260.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	50,925.54
	Your total liabilities	\$	50,925.54
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,000.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,898.40
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Angieneka Money Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	11,069.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	11,069.00

Case 18-08587 Doc 1 Filed 03/24/18 Entered 03/24/18 13:21:39 Desc Main Document Page 11 of 60 Fill in this information to identify your case and this filing: Debtor 1 Angieneka Money Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Yes. Describe.....

\$1,000.00 **Used Furniture** 

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

□ No

Yes. Describe.....

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Debtor 1	Angieneka Money		Document	Case number (if k	nown)
	Used C	Cell Phone	& TV		\$600.00
Example No	ibles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; stamp	o, coin, or baseball card collections;
Example No	nent for sports and hobbie les: Sports, photographic, e. musical instruments  Describe		other hobby equipment;	bicycles, pool tables, golf clubs, skis; ca	anoes and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns Describe	s, ammunitio	n, and related equipmen	t	
□ No Î	es ples: Everyday clothes, furs  Describe	, leather coat	ts, designer wear, shoes	, accessories	
	Wearin	g Apparel			\$500.00
■ No □ Yes.	ples: Everyday jewelry, cost  Describe	tume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, g	ems, gold, silver
Exam <sub>i</sub> ■ No —	arm animals ples: Dogs, cats, birds, hors Describe	ses			
■ No	ther personal and househo		u did not already list, i	ncluding any health aids you did not	list
	the dollar value of all of your art 3. Write that number h			ny entries for pages you have attach	\$2,100.00
Part 4: De	escribe Your Financial Assets				
Do you or	un or have any local or oc	uuitabla inta	act in any of the fallow	ing?	Current value of the

portion you own? Do not deduct secured

claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

Institution name: ■ Yes.....

page 2

Debto	or 1	Angiene	ka Money		Document	Page 13 of 60 Case nu	imber (if known)
			<b>17</b> .1	. Checking	TCF		\$1,000.00
			17.2	2. Savings	TCF Ban	k	\$10.00
	Examp			licly traded stoo ment accounts w	cks ith brokerage firms, mo	ney market accounts	
	No Yes			Institution or is	ssuer name:		
_j	oint v	ıblicly trade enture	ed stock an	d interests in in	corporated and uninc	corporated businesses, inclu	ding an interest in an LLC, partnership, and
	No Yes.	Give specif	ic information	on about them			
			N	lame of entity:		% of o	wnership:
1	Vegoti	able instrun	nents include	e personal check	s, cashiers' checks, pro	negotiable instruments comissory notes, and money ord by signing or delivering them.	ers.
	No Yes.	Give specifi		n about them			
			sion accou	ınts	1(k), 403(b), thrift savin	gs accounts, or other pension o	or profit-sharing plans
	Yes.	List each ac	ccount sepai Typ	rately. e of account:	Institution	name:	
					401K		\$0.00
\ _E	our s	hare of all u		sits you have ma	rent, public utilities (ele	ntinue service or use from a co ectric, gas, water), telecommun	
	Yes.				Institution	name or individual:	
					Com Ed		\$150.00
	<b>nnuit</b> i No	ies (A contr	act for a per	iodic payment of	money to you, either fo	or life or for a number of years)	
			Issuer na	ame and descript	ion.		
26				, <b>in an account i</b> ), and 529(b)(1).	in a qualified ABLE pr	ogram, or under a qualified s	state tuition program.
			Institution	n name and desc	cription. Separately file t	the records of any interests.11	U.S.C. § 521(c):
	rusts, No	equitable	or future in	terests in prope	erty (other than anythi	ng listed in line 1), and rights	or powers exercisable for your benefit
	Yes.	Give specif	ic information	on about them			
	Examp				ets, and other intellect proceeds from royalties	ual property and licensing agreements	
	No Yes.	Give specif	ic informatio	on about them			

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D	ebtor 1	Angieneka Money	Document	Page 14 of 60 Case number	(if known)	
27.	Licens	es, franchises, and other general into bles: Building permits, exclusive license	angibles	n holdings liquor licenses professio	nal licenses	
	■ No	nee. Building permits, exclusive license	o, ocoperative accordance	Triodings, nado nochocs, professio	Tial liberioes	
		Give specific information about them				
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed to you				
	☐ Yes.	Give specific information about them, i	ncluding whether you alre	ady filed the returns and the tax yea	rs	
29.		support  oles: Past due or lump sum alimony, sp	ousal support, child suppo	ort, maintenance, divorce settlement	, property settl	lement
	☐ Yes.	Give specific information				
30.		amounts someone owes you oles: Unpaid wages, disability insuranc benefits; unpaid loans you made		efits, sick pay, vacation pay, worker	s' compensation	on, Social Security
	☐ Yes.	Give specific information				
31.		ts in insurance policies bles: Health, disability, or life insurance	; health savings account (	HSA); credit, homeowner's, or renter	r's insurance	
	☐ Yes.	Name the insurance company of each Company name		Beneficiary:		Surrender or refund value:
32.	If you a	terest in property that is due you fro are the beneficiary of a living trust, exp one has died.			led to receive p	property because
	■ No □ Yes.	Give specific information				
33.		against third parties, whether or no oles: Accidents, employment disputes,				
		Describe each claim				
34.	Other o	contingent and unliquidated claims	of every nature, includin	g counterclaims of the debtor and	rights to set	off claims
		Describe each claim				
35.	■ No	ancial assets you did not already lis	st			
	☐ Yes.	Give specific information				
36		he dollar value of all of your entries art 4. Write that number here	•			\$1,160.00
Pa	rt 5: De	scribe Any Business-Related Property Yo	ou Own or Have an Interest	n. List any real estate in Part 1.		
	_ •	own or have any legal or equitable interest to Part 6.	st in any business-related p	roperty?		
		Go to line 38.				

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\$3,260.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$3,260.00

\$3,260.00

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Desc Main Page 16 of 60 Document Fill in this information to identify your case: Debtor 1 Angieneka Money Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Used Furniture** 735 ILCS 5/12-1001(b) \$1,000.00 \$1,500.00 Line from Schedule A/B: 6.1 100% of fair market value, up to any applicable statutory limit **Wearing Apparel** 735 ILCS 5/12-1001(a) \$500.00 \$500.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit 401K 735 ILCS 5/12-1001(b) \$0.00 \$0.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Com Ed 735 ILCS 5/12-1001(b) \$150.00 \$150.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No п

Official Form 106C

П Yes

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Page 17 of 60 Case number (if known) Debtor 1 Angieneka Money

Fill in this information to identify your case: Debtor 1 **Angieneka Money** Middle Name First Name Last Name Debtor 2 Middle Name First Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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Page 19 of 60 Document Fill in this information to identify your case: Debtor 1 Angieneka Money Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Acceptance Now Last 4 digits of account number 0078 \$2,754.00 Nonpriority Creditor's Name Opened 06/14 Last Active Attn: Bankruptcy 5501 Headquarters Dr When was the debt incurred? 9/15/15 Plano, TX 75024 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Rental Agreement

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Debtor 1 Angieneka Money Case number (if know) 4.2 Ad Astra Recovery Last 4 digits of account number 0293 \$2.025.00 Nonpriority Creditor's Name 7330 W 33rd Street N Opened 05/15 Last Active When was the debt incurred? Ste 118 02/15 Wichita, KS 67205 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Speedy Cash 138 ☐ Yes 4.3 American Inforsource Last 4 digits of account number \$464.03 Nonpriority Creditor's Name T-Mobile USA When was the debt incurred? P.O Box 2488448 Oklahoma City, OK 73124-8848 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **American Infosource** Last 4 digits of account number \$93.70 Nonpriority Creditor's Name P.O. Box 248848 When was the debt incurred? Oklahoma City, OK 73124-8848 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Angieneka Money Case number (if know) Arnold Scott Harrs P.C. 4.5 Last 4 digits of account number \$354.00 Nonpriority Creditor's Name 600 W Jackson When was the debt incurred? Suite 710 Chicago, IL 60661 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Illinois Tollway ☐ Yes 4.6 Ashro Last 4 digits of account number 6220 \$55.00 Nonpriority Creditor's Name Opened 07/14 Last Active 1112 7th Ave When was the debt incurred? 01/15 Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.7 **Asset Acceptance** Last 4 digits of account number \$515.26 Nonpriority Creditor's Name P.O. Box 2036 When was the debt incurred? Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Express

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Case number (if know) Debtor 1 Angieneka Money 4.8 **Asset Acceptance** Last 4 digits of account number \$239.98 Nonpriority Creditor's Name P.O. Box 2036 When was the debt incurred? Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.9 **Benedictine University** Last 4 digits of account number 5444 \$3,165.28 Nonpriority Creditor's Name 5700 College Road When was the debt incurred? Lisle. IL 60532 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Capital One 2755 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: General Opened 5/05/15 Last Active Correspondence/Bankruptcy When was the debt incurred? 5/09/16 Po Box 30285 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card

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Case number (if know) Debtor 1 Angieneka Money 4.1 \$11,427.80 City of Chicago Last 4 digits of account number Nonpriority Creditor's Name **Department of Revenue** When was the debt incurred? P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Com Ed \$624.77 Last 4 digits of account number 2 Nonpriority Creditor's Name P.O. Box 6111 When was the debt incurred? Carol Stream, IL 60197-6111 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Comcast 2979 \$640.53 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 3002 When was the debt incurred? Southeastern, PA 19398-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Document Page 24 of 60 Debtor 1 Angieneka Money Case number (if know) 4.1 \$805.84 Convergent Last 4 digits of account number 4 Nonpriority Creditor's Name P.O. Box 9004 When was the debt incurred? Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Sprint ☐ Yes 4.1 **Convergent Outsourcing** \$584.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 500 SW 7th Building A 100 When was the debt incurred? Renton, WA 98055-2983 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify **T-Mobile** ☐ Yes 4.1 Credit One Bank 7702 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Attn: Bankruptcy Opened 05/15 Last Active Po Box 98873 When was the debt incurred? 10/16 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Credit Card

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

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Angieneka Money		Case number (if know)	
Crest Financial Serv	Last 4 digits of account number	4611	\$441.00
Nonpriority Creditor's Name  15 West Scenic Pointe	When was the debt incurred?	Opened 02/17 Last Active 05/17	
Salt Lake City, UT 84020  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Lease		
Dept Of Ed/582/nelnet	Last 4 digits of account number	6155	\$3,169.00
Nonpriority Creditor's Name Attn: Claims/Bankruptcy		Opened 09/16 Last Active	
Po Box 82505	When was the debt incurred?	2/28/18	
Lincoln, NE 68501			
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
_	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	Student loans		
☐ Check if this claim is for a community lebt	_	ration agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	ifation agreement of divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		
	Educationa	ıl	
Dept Of Ed/582/nelnet	Last 4 digits of account number	6055	\$2,302.00
Nonpriority Creditor's Name Attn: Claims/Bankruptcy Po Box 82505	When was the debt incurred?	Opened 09/16 Last Active 2/28/18	
Lincoln, NE 68501  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
□ Yes	Other Specify		

Educational

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Debtor 1 Angieneka Money Case number (if know) 4.2 \$3,289.00 Dept Of Ed/582/neInet 6353 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 12/15 Last Active Po Box 82505 2/28/18 When was the debt incurred? Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** 4.2 \$2,309.00 Dept Of Ed/582/nelnet 6253 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims/Bankruptcy Opened 12/15 Last Active Po Box 82505 When was the debt incurred? 2/28/18 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.2 **European Development** \$3,820.00 Last 4 digits of account number Nonpriority Creditor's Name C/o Nathaniel D LaWrence When was the debt incurred? 2835 North Sheffeld Ave Chicago, IL 60657 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Case number (if know)

4.2 \$909.00 First Premier Bank 6049 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 06/16 Last Active Po Box 5524 When was the debt incurred? 10/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 First Premier Bank 5754 \$648.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/15 Last Active Po Box 5524 When was the debt incurred? 08/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.2 **IDES** \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **Benefits Repayments** P.O. Box 19286 Springfield, IL 62794 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Debtor 1 Angieneka Money

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Case number (if know) Debtor 1 Angieneka Money 4.2 \$2,544.00 Internal Revenue Service Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 21126 Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 2015 ☐ Yes 4.2 Jefferson Capital Systems \$375.00 Last 4 digits of account number Nonpriority Creditor's Name 16 Mc Leland Road When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charter One Bank ☐ Yes 4.2 LVNV Funding/Resurgent Capital 7702 \$1,159.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 05/17 Last Active Po Box 10497 When was the debt incurred? 10/16 Greenville, SC 29603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Credit One** ☐ Yes Other. Specify Bank N.A.

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Debtor 1 Angieneka Money Case number (if know) 4.2 \$0.00 Mid America Bank & T 5614 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 5/07/15 Last Active Pob 8099 When was the debt incurred? 7/07/16 Newark, DE 19714 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Northwest Collectors** \$200.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 3601 Algonquin Road When was the debt incurred? Suite 232 Rolling Meadows, IL 60008-3106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 **People Gas** \$699.92 Last 4 digits of account number Nonpriority Creditor's Name 130 E Randolph Drive When was the debt incurred? Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Angieneka Money Case number (if know) 4.3 \$0.00 Rgs Financial 2081 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 05/17 Last Active 1700 Jay Ell Dr Ste 200 Ste When was the debt incurred? 12/12/17 Richardson, TX 75081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Tcf National Bank ☐ Yes 4.3 **RJM Acq LLC** \$93.02 Last 4 digits of account number 3 Nonpriority Creditor's Name 5757 Underhill Blvd Suite 2 When was the debt incurred? Syosset, NY 11791 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Expressions Book Club ☐ Yes **Social Security** 4.3 Admininstration/New York Last 4 digits of account number 52A0 \$0.00 Nonpriority Creditor's Name Opened 05/13 Last Active Office Of Regional Commissioner 26 Federal Plaza Rm 40-120 When was the debt incurred? 12/11 New York, NY 10278 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Government Overpayment ☐ Yes

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Debio	Angierieka woney	Case Hulliber (II know)	
4.3 5	Sprint	Last 4 digits of account number	\$535.00
	Nonpriority Creditor's Name P.O. Box 219554	When was the debt incurred?	
	Kansas City, MO 64121  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the damins. Oneon all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3			
6	Sprint	Last 4 digits of account number 7928	\$115.35
	Nonpriority Creditor's Name P.O. Box 219554	When was the debt incurred?	
	Kansas City, MO 64121  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	7.6 or and date you may and order to order an inac apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Title Max	Last 4 digits of account number	\$2,068.06
7	Nonpriority Creditor's Name		Ψ2,000.00
	2834 N Harlem	When was the debt incurred?	
	Elmwood Park, IL 60707  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		2005 Pontiac Grand Prix 139K Miles	
	□ Yes	Other. Specify Good Condition	

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Angieneka Money

Case number (if know)

## Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				7	otal Claim
	6f.	Student loans	6f.	\$	11,069.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	39,856.54
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	50,925.54

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		20041116	110 1 0 0 0 0 0 0 0	
Fill in this infor	mation to identify your	case:		
Debtor 1	Angieneka Mone	у		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

## Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Joyce Glover 856 N Lawndale Chicago, IL 60651	The Debtor currently resides at property located at 856 N Lawndale Chicago, IL 60651.
5 <b>9</b> 5, 55551	The Debtor currently pays rent in the amount of \$650.00 per month.

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Fill in this	information to identify your	case:			
Debtor 1	Angieneka Money	1			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case num	ber				
(if known)				☐ Check if this is	
				amended filing	3
Officia	l Form 106H				
		abtana			
Sched	lule H: Your Cod	eptors			12/15
1. Do	you have any codebtors? (If y			as a codebtor.	
■ No □ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana,			? (Community property states and territories includents and Wisconsin.)	lude
	Go to line 3. s. Did your spouse, former spou	use, or legal equivalent liv	e with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guara	ntor or cosigner. Make s	if your spouse is filing with you. List the persture you have listed the creditor on Schedule GG). Use Schedule D, Schedule E/F, or Schedu	D (Official
	Column 1: Your codebtor	D.Codo		Column 2: The creditor to whom you owe	the debt
	Name, Number, Street, City, State and ZI	r Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your	case:								
Del	btor 1 Angieneka	Money			_					
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	T OF ILLINOIS		_					
(If ki	se number nown)						nended plemer	nt showir	ng postpetition	
0	fficial Form 106I					MM / [	DD/ YY	/YY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If youse. If you are separated and you has separate sheet to this form  The separate sheet to this form	our spouse is not filing wi . On the top of any addition	th you, do not includ	de inforn	natio	n about you case numbe	r spou	use. If m nown). <i>I</i>	ore space is Answer every	needed,
	information.		Debtor 1			Deb	otor 2	or non-f	iling spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				Employ			
information about additiona employers.			☐ Not employed			П	☐ Not employed			
	Include part-time, seasonal, or	Occupation								
	self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed th	nere?							
Pai	Give Details About Mo	onthly Income								
	imate monthly income as of the use unless you are separated.	date you file this form. If $y$	ou have nothing to re	port for a	any lir	ne, write \$0 i	n the s	space. In	clude your no	n-filing
	ou or your non-filing spouse have n e space, attach a separate sheet t		mbine the information	n for all e	mploy	vers for that p	person	on the I	lines below. If	you need
						For Debtor	1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$_	0	.00	\$	N/A	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$_	0	.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$_	0.00	0	\$	N/A	

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Debto	or 1	Angieneka Money	=	Cas	e number (if known)				
				Fo	or Debtor 1	For	r Debtor 2	2 or	
							n-filing sp	ouse	
	Cop	by line 4 here	4.	\$	0.00	\$_		N/A	-
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		N/A	-
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	-
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	-
	5e.	Insurance	5e.	\$	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$_		N/A	_
	5g.	Union dues	5g.	\$_	0.00	\$_		N/A	-
	5h.	Other deductions. Specify:	_ 5h.+	· · -		+ \$_		N/A	-
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	\$_		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	0.00	\$_		N/A	-
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$	3,000.00	\$		N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$		N/A	-
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive		-		_			-
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$		N/A	-
	8e.	Social Security	8e.	\$	0.00	\$		N/A	-
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$		N/A	-
	8g.	Pension or retirement income	8g.	\$	0.00	\$		N/A	-
	8h.	Other monthly income. Specify:	_ 8h.+	- \$	0.00	+ \$_		N/A	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	3,000.00	\$_		N/A	A.
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		3,000.00 + \$		N/A	= \$	3,000.00
	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen		•				0.00
	•						Г		
		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies					12.	\$	3,000.00
								Combir	ned v income
13.	Do : ■	you expect an increase or decrease within the year after you file this form No.	?					nonuni	y mcome
		Yes. Explain:							

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Fill i	n this informa	ition to identify yo	our case:					
Debt		Angieneka N					c if this is:	
Debt (Spo	tor 2 buse, if filing)						A supplement show	ving postpetition chapter the following date:
``		. 0 . ( . 1	. NODTI	IEDNI DICTDICT OF ILLIN	010	_	·	
		ruptcy Court for the	: NORTE	HERN DISTRICT OF ILLIN	OIS	, n	MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	rm 106J						
		J: Your				_		12/15
info	rmation. If m		eded, atta	. If two married people and the control of the cont				
Part	1: Descri	ribe Your House	hold					
'.	■ No. Go to	line 2.	in a separ	ate household?				
	□ N □ Y	-	st file Offic	ial Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Debto	or 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state				Doughton		15	□ No
	dependents	names.			Daughter			■ Yes □ No
					-			Yes
								□ No □ Yes
								☐ res
								☐ Yes
3.		penses include f people other t	han <b>I</b>	No				
		d your depende		Yes				
Esti exp	imate your ex		our bankr	ly Expenses uptcy filing date unless y cy is filed. If this is a supp				
				government assistance i				
	icial Form 10		a nave m	sidded it on ooneddie i.	iour moome		Your exp	enses
4.		or home owners		nses for your residence. I or lot.	nclude first mortgag	e 4. \$		1,375.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's				4b. \$		50.00
		maintenance, re owner's associat		upkeep expenses dominium dues		4c. \$ 4d. \$		0.00
5.				our residence, such as ho	me equity loans	5. \$		0.00

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Debtor 1	Angieneka Money	Case num	ber (if known)	
S. <b>Utili</b>	ies:			
6a.	Electricity, heat, natural gas	6a.	\$	350.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		200.00
6d.	Other. Specify: Cell Phone	6d.	· ·	125.00
	d and housekeeping supplies	— 7.	·	168.40
	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	
	conal care products and services	10.	\$	100.00
	·			0.00
	ical and dental expenses	11.	\$	50.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	200.00
	ortificiate car payments.  rtainment, clubs, recreation, newspapers, magazines, and books	13.		0.00
	ritable contributions and religious donations	14.		
	_	14.	Φ	0.00
i. Insu	ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	100.00
	Health insurance	15b.	· -	
				0.00
	Vehicle insurance	15c.		180.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	40	Φ.	0.00
Spe		16.	\$	0.00
	allment or lease payments:	47-	Φ.	0.00
	Car payments for Vehicle 1	17a.		0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as		Φ.	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
	er payments you make to support others who do not live with you.		\$	0.00
Spe	•	19.	_	
	er real property expenses not included in lines 4 or 5 of this form or on Scho			
	Mortgages on other property	20a.	·	0.00
20b.	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Othe	er: Specify:	21.	+\$	0.00
	· · ·			
	ulate your monthly expenses			
	Add lines 4 through 21.		\$	2,898.40
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	2,898.40
				_,,,,,,,,
	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		3,000.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,898.40
23c.	Subtract your monthly expenses from your monthly income.		•	404.00
	The result is your monthly net income.	23c.	\$	101.60
	ou expect an increase or decrease in your expenses within the year after yo			
	xample, do you expect to finish paying for your car loan within the year or do you expect you	r mortgage į	payment to increase	e or decrease because o
	fication to the terms of your mortgage?			
	0.			
ΠY	es. Explain here:			

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Fill in this in	formation to identify your	case:			
Debtor 1	Angieneka Mone	у			
<b>D</b> 1. 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	Deal montace Count for the	NODTHEDN DISTRIC	T OF ILLINOIS		
United States	Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number	·				
(if known)					Check if this is an
					amended filing
Official Fo	orm 106Dec				
		n Individua	l Dobtoric So	hadulaa	
Declar	ation About a	an marviaua	i Depioi 5 30	nedules	12/15
	d people are filing togethe				
				s. Making a false statement, con	
	ney or property by fraud in n. 18 U.S.C. §§ 152, 1341, 1		nkruptcy case can result i	in fines up to \$250,000, or impri	sonment for up to 20
years, or bou	1. 10 0.0.0. 33 102, 1041, 1	1010, una 0011.			
	Sign Below				
District		ana wha ia NOT an atta			
Dia you	pay or agree to pay some	one who is NOT an atto	orney to neip you fill out b	oankruptcy forms?	
■ No					
□ Yes	s. Name of person			Attach Bankruptcy Peti	ition Preparer's Notice.
					ture (Official Form 119)
Under pe	enalty of periury. I declare	that I have read the sur	nmary and schedules file	ed with this declaration and	
	are true and correct.		, ,		
X lel I	Angieneka Money		X		
	ieneka Money		Signature of	Debtor 2	
	ature of Debtor 1		- 9		
D-1-	Manala 04 0040		Data		
Date	March 24, 2018		Date		

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Fill	l in this infor	mation to identify you	r case:			
De	btor 1	Angieneka Mon	еу			
_	h. ( 0	First Name	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Ca	se number					
	nown)					Check if this is an
						amended filing
Of	fficial Fo	orm 107				
		-	Affairs for Individ	duals Filing for B	ankruptcy	4/1
					. ,	
			ible. If two married people a , attach a separate sheet to			
nun	nber (if know	n). Answer every que	stion.			
Pa	rt 1: Give	Details About Your Ma	arital Status and Where You	Lived Before		
1.	What is you	ur current marital state	ıs?			
••	_	ar our one martar otal				
	☐ Married	d				
	■ Not ma	arried				
2.	During the	last 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Li	at all of the places you	lived in the last 2 years. Do no	at include where you live now		
	□ 162. LI	st all of the places you	lived in the last 3 years. Do no	of include where you live now		
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there
3.	Within the I	last 8 years did you o	ver live with a spouse or leg	al equivalent in a commun	ity proporty state or territe	rv2 (Community proports
			alifornia, Idaho, Louisiana, Ne			
	<b>.</b>					
	■ No □ Yes. M	lake sure vou fill out So	hedule H: Your Codebtors (O	fficial Form 106H)		
		lake sure you iiii out oc	neddie 11. Todi Codebiois (O	iliciai i oitii 10011).		
Pa	rt 2 Expla	ain the Sources of You	ır Income			
	Did bar					d
4.			mployment or from operating to received from all jobs and a			endar years?
	If you are fill	ing a joint case and you	have income that you receiv	e together, list it only once ur	nder Debtor 1.	
	■ No					
	_	ill in the details.				
			5.1/		D.14. 0	
			Debtor 1	0	Debtor 2	0
			Sources of income Check all that apply.	Gross income (before deductions and	Sources of income Check all that apply.	Gross income (before deductions
			2 2.1. 2 2 «PP.)	exclusions)		and exclusions)

Case 18-08587 Doc 1 Filed 03/24/18 Entered 03/24/18 13:21:39 Desc Main Document Page 41 of 60 Case number (if known) Debtor 1 Angieneka Money Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) 2012

2011 \$9,669.00 List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

□ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\$13,854.00

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Nο

Yes. List all payments to an insider.

**Insider's Name and Address Dates of payment Total amount** Reason for this payment Amount you still owe paid

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments to an insider

Insider's Name and Address **Total amount** Amount vou Reason for this payment Dates of payment paid still owe Include creditor's name

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Pa	rt 4: Identify Legal Actions, Repossessi	ons, and Foreclosures			
<ol> <li>Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?         List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or cus modifications, and contract disputes.     </li> </ol>					
	■ No □ Yes. Fill in the details.				
	Case title Case number	Nature of the case	Court or agency	Status of the	e case
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details bel		erty repossessed, foreclose	ed, garnished, attached	, seized, or levied?
	■ No. Go to line 11.  □ Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property		Date	Value of the
		Explain what happened	I		property
11.	Within 90 days before you filed for bankr accounts or refuse to make a payment be No  ☐ No ☐ Yes. Fill in the details.		luding a bank or financial i	nstitution, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date action was taken	Amount
	court-appointed receiver, a custodian, or  No Yes  **T5: List Certain Gifts and Contributions**  Within 2 years before you filed for bankru No	s	s with a total value of more	than \$600 per person?	
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$60 per person  Person to Whom You Gave the Gift and Address:	0 Describe the gifts		Dates you gave the gifts	Value
14.	Within 2 years before you filed for bankru  ■ No  □ Yes. Fill in the details for each gift or co		s or contributions with a to	tal value of more than \$	6600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal Describe what you	contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses				
15.	or gambling?	ptcy or since you filed for b	ankruptcy, did you lose an	ything because of theft	, fire, other disaster,
	<ul><li>No</li><li>☐ Yes. Fill in the details.</li></ul>				
	Describe the property you lost and how the loss occurred	Describe any insurance co Include the amount that insu insurance claims on line 33 of	rance has paid. List pending	Date of your loss	Value of property lost

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Debtor 1 Angieneka Money

Part 7:	<b>List Certain Payments or Transfers</b>

Address Person Who Made the Payment, if Not You Fernandez & Associates \$500.00 \$500.  Fernandez & Associates \$500.00 \$500.  Oak Park, IL 60302 \$500.00 \$500.  Fernandez & Gray 108 Madison Oak Park, IL 60302 \$500.00 \$500.  Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  No Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Date payment or transfer was made transferred in the ordinary course of your business or financial affairs? Include both outlight transfers and transfers and transfers and tansfers and as as soutify cloud has the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Preson Who Received Transfer property transferred payments received or debts paid in exchange Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are sheneficiary? (These are often called asset-protection devices.)  No Preson's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property transferred payments received or debts paid in exchange Person's relationship to you  Within 10 years before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, limbered, or transfer granders made from the details.  Name of transfer granders made as account your property transferred payments received or debts paid in exchange and transfer with the details.  Name of transfer granders granders granders granders granders granders granders granders granders gra								
Person Who Was Paid Address Email or website Email or website address Email or website Email or w	consulted about seeking bankruptcy or preparing a bankruptcy petition?					rty to anyone you		
Person Who Was Paid Address Person Who Made the Payment, if Not You  Fernandez & Associates 108 Madison Oak Park, IL 60302  Fernandez & Gray 108 Madison Oak Park, IL 60302  Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.  No Yos. Fill in the details. Person Who Was Paid Address Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outlight intenders and transfers and tenseles made as security (cut) as the granting of a security interest or mortgage on your property). Do not include gits and transfers that you have already listed on this statement.  No Yos. Fill in the details. Person Who Received Transfer Address Person's relationship to you Within 1 years before you filed for bankruptcy, did you transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both No Received Transfer Address Person's relationship to you Within 1 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (These are other called asset-protection devices.)  No Yes. Fill in the details. Name of frust Description and value of the property transferred Date transfer was made  Description and value of the property transferred Date transfer was made  Description and value of the property transferred Date transfer was made  Date transfer was made  Description and value of the property transferred Date transfer was made  Description and value of the property transferred Date transfer was made  Description and value of the property transferred Date transfer was made  Description and value		_	in the details					
Fernandez & Associates 108 Madison Oak Park, IL 60302  Fernandez & Gray 108 Madison Oak Park, IL 60302  Fernandez & Gray 108 Madison Oak Park, IL 60302  7. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  No Yes, Fill in the details.  Person Who Was Paid Address  Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes, Fill in the details.  Person Who Received Transfer property transferred payments received or debts paid in exchange  Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are included to the property or payments received or debts paid in exchange  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are included to the property of the property transferred payments received or debts paid in exchange  No Yes, Fill in the details.  Name of trust  Description and value of the property transferred  Date Transfer we made  No Yes, Fill in the details.  Name of Financial Institution and Address (kumber, Sever, City, Saes and ZIP Last 4 digits of Type of account or Instrument looks, oo, of, moved, or transfer and ZIP Last 4 digits of Type of account or Instrument looks, o		Person Who Address Email or wel	Was Paid	transferred	value of any prop	erty	or transfer was	Amount of payment
108 Madison Oak Park, IL 60302  7. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Person Who Was Paid Address  Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes. Fill in the details.  Person Who Received Transfer Address  Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are sheneficlary? (These are often called asset-protection devices.)  No Yes. Fill in the details.  Description and value of payments received or debts paid in exchange  Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are sheneficlary? (These are often called asset-protection devices.)  No Yes. Fill in the details.  Description and value of the property transferred Date Transfer with made  Description and value of the property transferred Date Transfer with made  Description and value of the property transferred Date Transfer with made  Description and value of the property transferred Date Transfer with made  Description and value of the property transferred Date Transfer with made  Description and value of the property transferred Date Transfer with made  Description and value of the property transferred Date Transfer with made are view and transfer with made are view a		Fernandez 108 Madiso	& Associates on					\$500.00
Do not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Person Who Was Paid Address  Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes. Fill in the details.  Person Who Received Transfer Address  Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are shencificary? (These are often called assel-protection devices.)  No Yes. Fill in the details.  Parts  List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  Name of trust  Description and value of the property transferred  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferred  Date Transfer we made  Description and value of the property transferre		108 Madiso	on				3/10/18	\$500.00
Yes. Fill in the details.   Person Who Was Paid Address   Description and value of any property or transfer was made   Description and value of any property or transfer was made   Description and value of any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and sa security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.   No	17.	promised to Do not include	help you deal with your credito	ors or to make payment			or transfer any prope	rty to anyone who
Address transferred or transfer was payments property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes. Fill in the details.  Person Who Received Transfer property transferred property transferred payments received or debts paid in exchange  Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are abeneficiary? (These are often called asset-protection devices.)  No Yes. Fill in the details.  Name of trust  Description and value of the property transferred  Date Transfer with made  Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closersold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Last 4 digits of account or instrument closed, sold, moved, or transfered?  Last 4 digits of account number instrument closed, sold, moved, or transfer closing transfer with the property transfer with the property transfer with transfer with the property transfer with the payment of the property transfer with		_	in the details.					
transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes. Fill in the details.  Person Who Received Transfer Address Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are abeneficiary? (These are often called asset-protection devices.)  No Yes. Fill in the details.  Name of trust  Description and value of property to a self-settled trust or similar device of which you are abeneficiary? (These are often called asset-protection devices.)  Description and value of the property transferred  Date Transfer we made  Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closer sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP code)  Last 4 digits of instrument closed, sold, moved, or transfer we for a security interest or mortgage on your property. Date account was closed, sold, moved, or			Was Paid		value of any prop	erty	or transfer was	Amount of payment
Address Person's relationship to you  19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No Yes. Fill in the details.  Name of trust  Description and value of the property transferred  Date Transfer we made  Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closer sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Type of account or Date account was closed, sold, before closing moved, or transfer was before closing transferred.	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No							
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beneficiary? (These are often called asset-protection devices.)  No Yes. Fill in the details.  Name of trust  Description and value of the property transferred  Date Transfer w made  Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closer sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP account number instrument closed, sold, moved, or transferred.	19.		• •	otcv. did vou transfer a	ny property to a s	elf-settled tru	ust or similar device	of which you are a
Name of trust  Description and value of the property transferred  Date Transfer we made  Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  ☐ Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP account number account number instrument closed, sold, moved, or transfer we made  Date Transfer we made  Date Transfer we made  Date Transfer we made		beneficiary? (These are often called asset-protection devices.)  No						
Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Last 4 digits of account or instrument closed, sold, moved, or transfer closing moved, or transfer closed.				Description and	value of the prope	erty transferr	ed	Date Transfer was
sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Last 4 digits of account or instrument closed, sold, moved, or trans	Par	t 8: List of	Certain Financial Accounts, In	struments, Safe Depos	it Boxes, and Stor	rage Units		mado
Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Last 4 digits of account or instrument instrument closed, sold, before closing moved, or trans	20.	sold, moved, Include chec houses, pens	or transferred? king, savings, money market, o	or other financial accou	ınts; certificates o	of deposit; sh		, ,
Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Last 4 digits of Type of account or instrument		_ '''	in the details.					
		Name of Fin Address (Nur	ancial Institution and	•		clo	sed, sold, oved, or	Last balance before closing or transfer

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Debtor 1 Angieneka Money

21.	1. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?				
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?	
22.	Have you stored property in a storage unit or p	place other than your home within 1	year before you filed for bankruptcy	?	
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?	
Par	19: Identify Property You Hold or Control for	Someone Else			
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	y you borrowed from, are storing for	, or hold in trust	
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value	
Par	10: Give Details About Environmental Inform	•			
For	he purpose of Part 10, the following definitions	s apply:			
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surface water, ground	<del>-</del> -		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa		aw, whether you now own, operate, o	or utilize it or used	
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic s	substance,	
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of when	they occurred.		
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under or in violation of an environme	ental law?	
	■ No □ Yes. Fill in the details.				
	Name of site	Governmental unit	Environmental law, if you	Date of notice	
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		Date of Hotice	
25.	Have you notified any governmental unit of any	y release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	

Case 18-08587 Doc 1 Filed 03/24/18 Entered 03/24/18 13:21:39 Document Page 45 of 60 Debtor 1 Angieneka Money Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed **Easy Leasing Leasing Agent** EIN: 5652 From-To 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Angieneka Money Angieneka Money Signature of Debtor 2 Signature of Debtor 1 Date March 24, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

☐ Yes. Name of Person

■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

(	Chapter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
4	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$310.00 toward the flat fee, leaving a balance due of \$1,690.00; and \$40.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>March 24, 2018</u>	
Signed:	
/s/ Angieneka Money	/s/ Bennie W Fernandez
Angieneka Money	Bennie W Fernandez
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

#### United States Bankruptcy Court Northern District of Illinois

In r	e Angieneka M	oney		Case No.				
		•	Debtor(s)	Chapter	13			
		SCLOSURE OF COMPI						
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							
	For legal service	ces, I have agreed to accept		\$	2,000.00			
	Prior to the fili	ng of this statement I have received	d	\$	310.00			
	Balance Due			\$	1,690.00			
2.	The source of the compensation paid to me was:							
	Debtor	☐ Other (specify):						
3.	The source of compensation to be paid to me is:							
	Debtor	☐ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.							
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.							
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
	b. Preparation and	debtor's financial situation, and ren filing of any petition, schedules, st of the debtor at the meeting of cred as as needed]	atement of affairs and plan which	may be required;	-	ruptey;		
6.	By agreement with	the debtor(s), the above-disclosed	fee does not include the following	service:				
			CERTIFICATION					
this	I certify that the forebankruptcy proceeding	egoing is a complete statement of a ng.	any agreement or arrangement for	payment to me for r	representation of the o	lebtor(s) in		
	March 24, 2018		/s/ Bennie W Fern	andez				
_	Date		Bennie W Fernand	dez				
			Signature of Attorney Fernandez & Gray					
			223 W. Jackson					
			Chicago, IL 60606					
			312-386-1010 Fax bennie161@sbcgl					
			Name of law firm					

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#### United States Bankruptcy Court Northern District of Illinois

In re	Angieneka Money		Case No.	Case No.		
		Debtor(s)	Chapter 13			
	VE	ERIFICATION OF CREDITOR M	IATRIX			
		Number of Creditors: 31				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	March 24, 2018	/s/ Angieneka Money Angieneka Money Signature of Debtor				

Acceptance Now Attn: Bankruptcy 5501 Headquarters Dr Plano, TX 75024

Ad Astra Recovery 7330 W 33rd Street N Ste 118 Wichita, KS 67205

American Inforsource T-Mobile USA P.O Box 2488448 Oklahoma City, OK 73124-8848

American Infosource P.O. Box 248848 Oklahoma City, OK 73124-8848

Arnold Scott Harrs P.C. 600 W Jackson Suite 710 Chicago, IL 60661

Ashro 1112 7th Ave Monroe, WI 53566

Asset Acceptance P.O. Box 2036 Warren, MI 48090

Benedictine University 5700 College Road Lisle, IL 60532

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292 Com Ed P.O. Box 6111 Carol Stream, IL 60197-6111

Comcast P.O. Box 3002 Southeastern, PA 19398-3002

Convergent P.O. Box 9004 Renton, WA 98057

Convergent Outsourcing 500 SW 7th Building A 100 Renton, WA 98055-2983

Credit One Bank Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193

Crest Financial Serv 15 West Scenic Pointe Salt Lake City, UT 84020

Dept Of Ed/582/nelnet Attn: Claims/Bankruptcy Po Box 82505 Lincoln, NE 68501

European Development C/o Nathaniel D LaWrence 2835 North Sheffeld Ave Chicago, IL 60657

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

IDES
Benefits Repayments
P.O. Box 19286
Springfield, IL 62794

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Jefferson Capital Systems 16 Mc Leland Road Saint Cloud, MN 56303

LVNV Funding/Resurgent Capital Po Box 10497 Greenville, SC 29603

Mid America Bank & T Pob 8099 Newark, DE 19714

Northwest Collectors 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008-3106

People Gas 130 E Randolph Drive Chicago, IL 60602

Rgs Financial 1700 Jay Ell Dr Ste 200 Ste Richardson, TX 75081

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